Human Relations Skills for Eligibility Caseworkers:

Texas Department of Human Resources

Sponsored jointly by:
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HUMAN RELATIONS SKILLS FOR ELIGIBILITY CASEWORKERS

Foreword

Introduction

Effective management of the AFDC, Medicaid, Food Stamps, and other categorically related public assistance programs requires that eligibility caseworkers obtain certain types of factual information from clients in an effective and expedient manner. The accuracy and completeness of information used to determine client eligibility in these programs is dependent upon two factors: the caseworker's skill and sensitivity as an interviewer and the cooperation of the client, who must often disclose highly personal information early in the relationship with the caseworker. The arena in which communication between client and worker occurs is the bureaucracy.

The bureaucratic setting presents a myriad of rules, regulations, and depersonalized procedures which can produce stress reactions in clients. Caseworkers, in addition to facing the same bureaucratic burdens, must also deal with distressed clients routinely. A commonly observed reaction of caseworkers to their work environment and the stresses associated with their job requirements is caseworker "burnout." Client distress and caseworker burnout have emerged as major problems which block the flow of communication between client and worker, lessening the caseworker's ability to conduct a thorough interview and to complete eligibility determinations correctly and expeditiously. This publication documents an innovative training package entitled Human Relations Skills for Eligibility Caseworkers which was designed to help these two problems. The training was developed within the Texas Department of Human Resources (DHR) for eligibility technicians in all program areas under DHR administration.

Background

The Texas Department of Human Resources is the single State agency responsible for administering the Income Maintenance, Food Stamps, Medicaid, Child Support, and Title XX programs within the State.

Texas DHR has functionally separated the training and staff development activities of its agency into a unit called the Continuing Education Bureau (CEB). The CEB is responsible for developing training programs for every level of DHR staff. Its aim is to improve both the technical and professional skills of staff job performance.

In 1977, Texas DHR launched a major initiative aimed at the development of skills which would enable caseworkers in all DHR program areas to work more effectively with clients experiencing stress, as manifested in their behavior during the eligibility determination and redetermination processes. The initiative was launched also in order to help workers develop techniques which would help them deal with their own frustrations, which develop as a result of working with distressed clients on a daily basis within a bureaucratic setting. The DHR program staff and the Continuing Education Bureau worked jointly to develop a training manual which would enhance caseworker utilization of three vital human relations skills - Handling Problem Behavior, Active Listening, and Conflict Resolution. It was believed that the refinement of these three skills as adapted from Thomas Gordon's "Effectiveness Training Module" would alleviate many of the communication problems associated with client stress and/or worker burn-out. Aside from improving worker/client communication, the skills would also aid in the establishment of positive relationships between client and worker and result in the delivery of higher quality services by DHR professionals.

The product of DHR and CEB efforts is the training package entitled <u>Human Relations Skills for Eligibility Caseworkers</u>. As designed, the training can be used for orientation or advanced education purposes and is suitable as a self-contained, self-instructional program, a supplement to classroom instruction, or a combination of the two.

In the approach, which combines self instruction and classroom instruction, participants study the skills independently, further develop the skills in class and then practice the skills in the classroom setting until

a minimum level of competency is attained. In order to increase the chances that the skills will transfer from the classroom to the job, CEB recommends that all of the training be presented in two sessions one month apart.

Throughout the manual, supplemental reference materials are listed which may not be readily available in other States. Texas CEB has indicated a willingness to provide copies of such material to States upon request or advise States as to where the additional material can be obtained.

Central Office Involvement

The reproduction and distribution of this manual was a joint effort by the Health Care Financing Administration's (HCFA) Corrective Action Projects Division (CAPD) and the Office of Family Assistance's Welfare Management Institute (WMI). The Corrective Action Projects Division is the Unit within HCFA's Medicaid-Medicare Management Institute designed to provide technical assistance to State Medicaid agencies in an effort to implement program improvements which reduce Medicaid operational errors and their resulting erroneous expenditures. One area of CAPD technical assistance focuses on projects which improve State capacity to upgrade the skills of eligibility caseworkers. In its efforts to identify State initiatives in this area for technology transfer purposes, CAPD participated in and documented the Human Relations Skills training conducted by Texas DHR in Houston, Texas, during FY 1980.

The Welfare Management Institute is the AFDC counterpart to HCFA's Medicaid-Medicare Management Institute. WMI's primary mission is to identify, evaluate, and promote the transfer among States of successful management practices in the AFDC program. A major activity of WMI is the sponsoring of welfare management conferences, workshops, and forums to address critical issues and innovative ideas in welfare management. This training package was presented by Texas DHR officials at a WMI-sponsored conference held in Dallas, Texas, in April 1980. Although no formal evaluation of the training has been completed, both WMI and CAPD believe that the package has significant merit for use in other States as a means of improving caseworkers' ability to collect accurate and complete information for eligibility determinations and thereby reduce the potential of case errors.

Acknowledgements

The replication and distribution of this document is the result of the support of many individuals within the Texas Department of Human Resources. Sincere appreciation is extended to Mr. Jerome Chapman, former Commissioner of the Texas Department of Human Resources, for permitting CAPD and WMI to reprint the publication. Gratitude is expressed to Mr. Loye Tankersley, Administrator of DHR's Program and Policy Development Division, Institutional Care Services Branch, who determined the need for the training, worked with CEB in its development, and served as primary State contact to CAPD and WMI.

Finally, three persons with DHR's Continuing Education Bureau directly responsible for the development of the manual must be singled out for special thanks - Dr. L. G. Ferguson, former Chief of the CEB, and staff members George Hasty and Frank David, authors of the training package.

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Preface

Introduction

This is a self-instructional program to help you learn three basic human relations skills:

- Handling problem behaviors of clients
- Active listening
- Conflict resolution

Each of these skills is presented in a separate module. The final module shows their use in combination as a system for improving your casework relationships with clients. This preface gives information about the purpose of the self-instructional program as a whole. It also gives suggestions about how to use the program.

Normal Interviewing Process

If you and your client are in tune during an eligibility interview, there is a smooth flow of relevant data. There are no obstacles to the client's receiving quality services, such as:

- Timely and accurate determination of eligibility
- Referral to additional DHR services
- Referral to services and resources outside DHR

Possible Breakdowns

At any point in the interview or the eligibility determination process, effective communication between you and the client may become blocked. Three types of events may block effective communication. Each type may be met by using one of this program's three human relations skills to restore effective communication.

Event	Skill Module
You have a problem with something the client is doing or failing to do (the client's behavior is *your* problem).	*Handling Problem Behaviors* State clearly to the client the *effect* of the problem behavior on you and how you feel about it.
The client has a problem which prevents full communication or cooperation.	*Active Listening* Give the client your full attention and feed back to the client your understanding of the client's situation and feelings.
There is a conflict of needs between you and the client.	*Conflict Resolution* Together you and the client search for alternatives which are acceptable to both of you.

Primary Audience

This learning program was written for eligibility caseworkers who have some interviewing experience. The examples, to some extent, and the learning activities require that you use your interviewing experience as learning material.

Secondary Audience

This program could be used to introduce the three human relations skills to eligibility caseworkers in training who lack extensive interviewing experience. To do so would require alternative learning activities. These might be non-interviewing experiences or simulated interviewing experiences.

Objectives

After working through the learning exercises and projects in each module of this self-instructional program, you should have learned to:

1. Choose which of the three skills in this program should be used, given an instance of any of the three communication-blocking events described on page 1.
2. Through role-play exercises, demonstrate each of the skills in this program, alone or in combination, in response to each of the three communication-blocking events described on page 1.

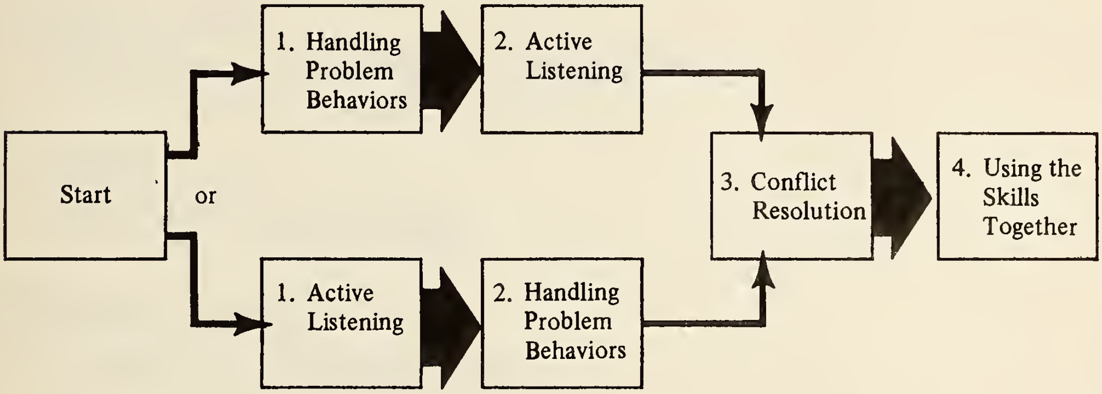
Learning Advice

You may use this program in at least three different ways:

1. As a self-contained self-instructional program. This will demand considerable effort on your part. You would probably need to complete *all* suggested learning activities and read some other reference material.
2. As a supplement to classroom instruction. In this instance, some or all learning activity could be done in class.
3. As a handbook for study and review as you practice and apply the skills.

Learning Advice: *Sequence of Modules*

There are two sequences you can follow to complete the modules in this program, as shown in the chart. Note that the modules on Active Listening and Handling Problem Behaviors must *both* be completed *before* you do the Conflict Resolution module.



Active Listening and Handling Problem Behaviors each could be helpful without the others. However, you will benefit most from learning all three skills and using them together as a system.

Learning Advice: *Learning Activities*

In each module you will find two types of learning activities:

1. *Learning Exercises:* these are intended to give you immediate feedback on how well you have understood the information in the module. Complete these as you come to them, before going on.
2. *Learning Projects:* these are activities intended to help acquire and practice the skills. The more of them you can complete, the better. These learning projects and your own efforts to learn make the difference between *knowing about* versus *mastering* the skills.

Table of Contents

Module One

Handling Problem Behaviors

Overview

Introduction

You are conducting an interview. You do not like what the client is doing or *not* doing. You have a hard time listening, concentrating on the job at hand. You do not feel good about yourself or about the client. For you, this client's behavior is a problem. It takes special skill to respond to situations like these. This module is to help you learn an effective procedure for handling problem behaviors of clients. Using it, you can usually get your needs met without putting down or riding roughshod over the client.

Learning Exercise

On a sheet of paper list some interview situations you have experienced recently that affected you as described above. For each one, describe what the client did or failed to do and, in one or two words, how you felt.

Five Steps

Letting a client know what *your needs and feelings* are in the interview or application process may not be easy. This module gives a step-by-step approach to doing it. Here is a short description of each step:

Step	Description
1	Become aware that some client behavior is troubling you.
2	Focus on the client's *behavior* and your *feelings* about it.
3	Decide what direct and tangible effect the client's behavior has on you.
4	Describe your problem to the client in terms of its effects on you, including your feelings about it.
5	Evaluate the client's response.

All but Step 4 are done mentally so the entire procedure may take only moments to apply. In the module, each step is described in detail to help you learn the procedure.

Example

The client brings a transistor radio to the interview, holding it at ear level and moving in time with the music. The client leaves the radio on as you start the interview. It is not loud but it bothers you. It seems the client is not giving full attention to the interview. You have trouble keeping your mind on the interview, and you are not confident of the information the client is giving you. You tell the client, "As much as I enjoy music, right now I'm having a hard time concentrating with the radio playing." The client switches off the radio and the interview continues with a better chance of success.

Purpose

Interviewing is a two-way process. When the client or worker has an immediate need or problem that is not recognized, communication is blocked. This procedure for handling problem behaviors helps the worker communicate his other needs and problems effectively.

- Increases respect and trust between client and worker
- Reveals the worker as a feeling person
- Avoids discounting the client as a person
- Allows the client to respond helpfully to the worker's need

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Learning Objectives

By doing the activities in this module you will learn to:

1. Select from a list of client behaviors those which have a direct and tangible adverse effect on you as a caseworker.
2. In writing, illustrate each step for handling an example of problem client behavior.
3. Role-play handling three problem behaviors chosen from your list of most troublesome client behaviors.

References for Further Reading

The basic idea for this module comes from Thomas Gordon, PhD:

Parent Effectiveness Training.
New York: New American Library, 1975.

Teacher Effectiveness Training.
New York: Peter H. Wyden, 1975.

This module translates Dr. Gordon's ideas into the context of eligibility casework.

Step One: Become Aware of a Negative Reaction

Introduction

The first step in solving a problem is to become aware of it. In interviewing, you may push aside mental and physical signals that tell you you are having a problem with the client's behavior. Although this may seem the course of least resistance, it can be costly. Ignoring your own needs increases the stress on you. And it deprives clients of your full energy and skills in giving services. There is an alternative.

Step One

Recognize physical and mental signals that the client's behavior is a problem for you. Some possible signals are:

Physical	Mental
Fidgeting	Boredom
Tenseness	Distraction
Discomfort	Mental criticism of client
Fatigue	Daydreaming

These and other signals, when recognized, are indicators to tune in to yourself and your needs.

Example

The client is telling you a long, involved saga which has nothing to do with the business at hand. You find yourself looking dreamily out the window as the story goes on and on.

Example

For the fourth or fifth time the client is unable to answer a simple question about household finances. You say to yourself, "I really wonder if this turkey has the sense to come in out of the rain." You roll your eyes skyward.

Learning Project 1

Pick a day or part of a day to observe and record your reactions during interviews. What happens, mentally and physically, when an interview is not going well? Write down your observations immediately after each interview.

Learning Project 2

Ask someone who knows you well to list your mannerisms they have noticed when they know you are having a hard time. How do they know that you are upset, annoyed, frustrated? Are there any signals you were not aware of?

Step Two: Focus on the Problem Behavior and Your Feeling

Introduction The next move in solving a problem is to describe it accurately. Once you have a signal that something is wrong, you can start to solve the problem by having a closer look at what is happening and how you are reacting.

Step Two Focus on the client's behavior and your feeling. What is the client doing or failing to do? How do you feel about such behavior? Label your emotions related to the behavior.

Purpose This step takes you from awareness that something is wrong into thinking about what the client is doing and how you are feeling. It allows you to take conscious control of your reaction to the client's behavior.

Example The client is looking past you and out the window as you ask questions. Several times you have had to repeat questions to get a response.
Behavior: slow response to questions
Feeling: annoyance, frustration

Learning Exercise Using the foregoing example as a model, write three more examples.

1. Description:
   Behavior:
   Feeling:
2. Description:
   Behavior:
   Feeling:
3. Description:
   Behavior:
   Feeling:

Exchange and discuss examples with someone doing this module.

Step Three: Decide If There Is a Direct and Tangible Effect

Step Three

If . . .	Then . . .
you *can* specify what direct and tangible adverse effect the client's behavior has on you	do so, mentally, and go on to Step Four.
you *cannot* specify the direct and tangible adverse effect on you	consider reexamining the basis for your negative reaction to this behavior. Probably a prejudice of yours is coming into play.

Contrast

If the adverse effect of the client's behavior is . . .	
Direct and Tangible	***Not* Direct and Tangible**
The adverse effect occurs *independently of* your emotional response to the behavior.	The adverse effect occurs *because of* your emotional response to the behavior.
Example:	**Example:**
The client is not at home for a scheduled home visit. As a result, while driving to and from the home and waiting for the client to appear, I have used time that otherwise could have been used productively. This adverse effect is independent of my emotional response to the behavior. Even if I don't get upset, time has been lost and no work has been accomplished.	The client chews tobacco during the interview, spitting into a small can brought along for the purpose. I may dislike this behavior very much, but the behavior has no adverse effect except on my own emotions. Any adverse effect to myself or to the interview process happens because of my emotional response to the behavior.

Examples of Direct and Tangible Effects

- Client fails to keep scheduled home visit appointment. *I must lose time which otherwise could have been productive.*
- Client plays radio during interview. *I have trouble concentrating on getting and understanding needed information.*
- Client chain-smokes during interview. *My eyes sting and I cough.*
- Although able to read and write adequately, client expects me to complete application form in the interview. *I must spend extra time in the interview and risk delaying other interviews.*

Learning Exercise Using the above examples as models, list as many bothersome behaviors you can. For each, describe the direct and tangible effect on you.

Learning Project Show your list of client behaviors and their effects to someone whose reasonableness you respect and whom you trust to give you helpful feedback. For each of the behaviors, ask that person to agree or disagree if the effect on you is direct and tangible. Discuss results.

Handling Problem Behaviors

Step Four: Describe Your Problem to the Client

Step Four In this step, tell the client what your problem is. Include in your statement:

- what the problem situation or action is
- the direct and tangible effect of the problem situation or action on you
- your feeling about the effect on you of the problem situation or action

Remember, you are talking about a particular client action and its effect on you. Do *not* make statements about the client.

Examples

- "With the radio playing, I feel frustrated because I can't concentrate on what you are telling me."
- "In this little office, cigarette smoke makes my eyes hurt."
- "When I come to see you at home and don't find you there, I hate losing that time and not getting anything done."
- "When there are so many things to fill in on the application *during* the interview, it takes a lot longer than usual. I'm worried that others will be upset if their interviews are late."

Learning Exercise 1

Place a check beside each of the following items which is a correct example of Step Four:

___1. "We have to have these forms filled in before the interview. Why do you wait to do it during the interview when you could save so much time by doing it at home?"

___2. "I don't see how you can listen to the radio and answer my questions at the same time."

___3. "I think you could at least be home when you agreed to. I have better things to do than to drive all that way for nothing."

___4. "Your missing an appointment could mean you will have to apply again and complete a new application form."

___5. "It really is inconsiderate of you to expect me to spend so much time helping you with your form."

___6. "I feel really discouraged that our home visit appointment was missed a second time. It takes time I could use for other work to drive to your house, and that time is wasted if we don't get together."

___7. "Is that radio grafted to your ear?"

___8. "Maybe you don't mind getting lung cancer, but I do, if you please."

___9. "Without definite answers about the family's finances, I worry that what we're getting down here about eligibility could be wrong. And I'm responsible to be sure of this information, before I make a determination."

___10. "It really causes me trouble when you are so undependable about your appointment."

(Answers page 16)

Reactions to Avoid

Step Four is important for two reasons. First it is an effective way to communicate your problem to the client. Second, it allows you to avoid a number of ineffective reactions. These reactions fall into two categories, according to the basic message they convey to the client.

If you . . .	the basic message to the client is . . .
• give orders • threaten or warn • preach or moralize • advise or suggest	"You don't know what to do, so I am telling you."
• judge or blame • call names, ridicule • interpret or psychoanalyze • instruct or teach	"Something is wrong with you as a person."

Learning Exercise 2

Go back to Learning Exercise 1 above. For each item, imagine you are a client and your caseworker has just said this to you. As a client how do you feel?

- If the message puts you down, discounts your worth as a person, write "P" by that item.
- If the message suggests or orders that you do something, write "S" by that item.
- If it neither tells you what do do nor puts you down, write "OK."

(Answers below)

Learning Project

Write what you would say to the client in Step Four for each of the problem behaviors you listed for the Learning Exercise in Step Three (page 14). Mentally rehearse saying these things to a client acting out your description. Rewrite if it does not seem right to you when you rehearse it mentally.

Answer

Answers to Learning Exercise 1:
Items 6 and 9 should be checked.

Answer

Answers to Learning Exercise 2

1 S–fill it out at home
2 S–don't listen to radio
3 S–be at home
4 S–don't miss or else
5 P–you are inconsiderate
6 OK–I am discouraged, my time is lost
7 P–you are ridiculous
8 P–you are stupid
9 OK–I am worried, need right answers
10 P–you are undependable

Other answers could be given, depending on how you felt about the item when you imagined yourself as a client who hears it from a caseworker. Take a closer look, though, if you marked "ok" to any items other than 6 and 9.

Step Five: Evaluate the Response

Introduction

Will the client hear your problem and change the behavior that causes it? Following the first four steps increases your chances of getting a favorable behavior change. But it is not certain. Step Five gives you four possibilities, and a suggested action for each one.

Step Five

If the client . . .	Then . . .
seems *not to recognize* your problem (you are not getting through)	*repeat Step Four,* telling the client in stronger terms what adverse effects the behavior has and how you feel.
becomes upset because you have confronted the problem behavior	use *Active Listening* (a skill presented on page of this booklet) to help the client with these feelings until you can return to *your* problem.
is *unwilling to change* the problem behavior despite recognizing it as a problem for you	use the *conflict-resolution* skill described on pages of this booklet.
changes the problem behavior in your favor	you both have done well and can get on with the business at hand.

Learning Exercise 1

Here are some client responses to evaluate. Place the correct letter beside each item to show what you should do in Step Five:

A. Repeat Step Four
B. Use Active Listening
C. Use Conflict Resolution
D. Get on with the job

___1. You have told the client that cigarette smoke hurts your eyes. The client shows no sign of having heard you and continues to smoke.

___2. You tell the client you are worried about making a decision about her case without definite answers to questions about household finances. She tells you she would like to come back later with her daughter who manages the money in the household.

(Continued next page)

Learning Exercise **1** *(cont'd.)*

__3. When you tell the client what it costs you to make a home visit, she explains that her work (driving a wrecker) requires that she be on call during your working hours. She will not miss a call because of a home-visit appointment with you.

__4. You have explained to the client that it is quite a hardship on you when the application form is not completed before the interview. The client explodes, heaping abuse on "government employees who take it easy while working people have to sweat for a living."

Answers

1. A, 2. D, 3. C, 4. B

Learning Project

Using the problem behaviors and answers you used in the Learning Project for Step Four (page 16), decide how the client would be most likely to respond, other than changing the problem behavior. Which of the categories given in Step Five fits the client's most likely response?

Related Approaches

Introduction

The procedure for handling problem behaviors outlined in this module is not limited to one theory of human behavior. While the module is based on Thomas Gordon's books, its basic ideas also relate to other systems for developing human relations skills.

Relationships to Some Other Systems

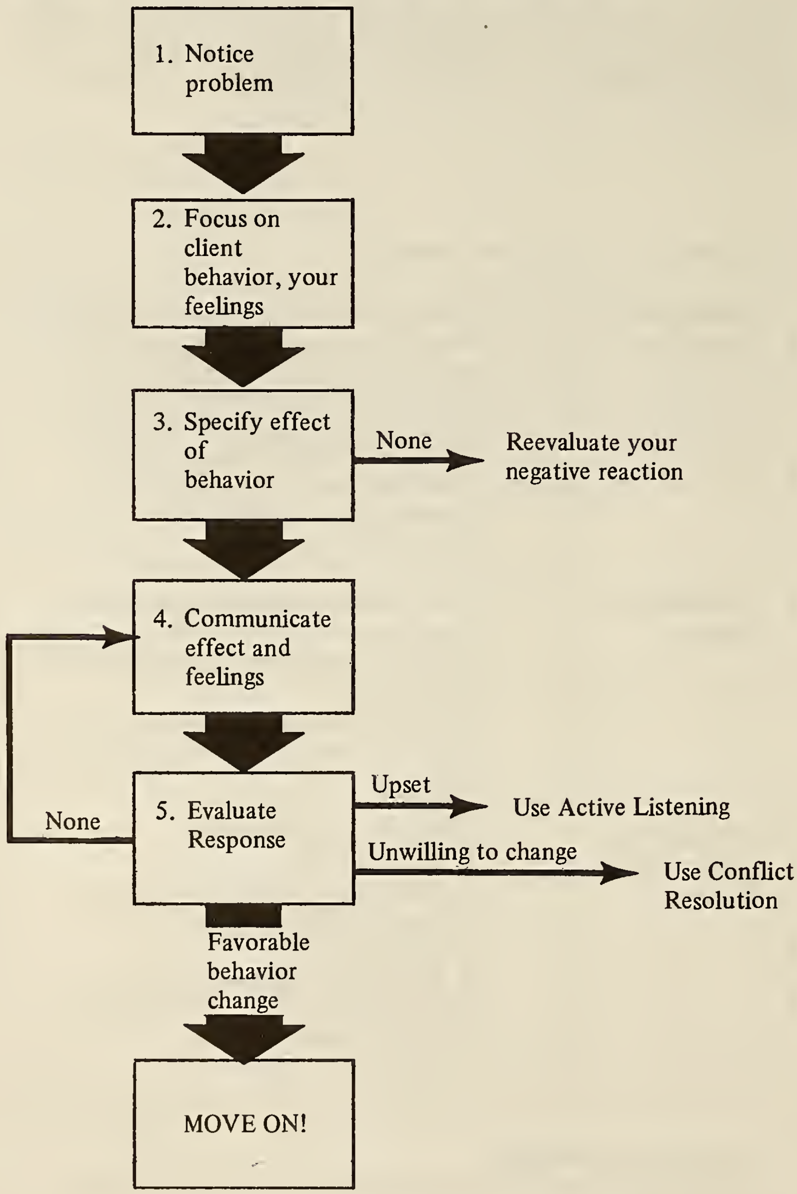
System	How Related
Transactional Analysis	1. Thinking through what is happening as described in Steps One, Two, Three engages your *Adult* ego state, prevents your reacting from either *Critical Parent* or *Child* ego states, lessens the likelihood of psychological *Game playing.* 2. Speaking to the client as in Step Four gives the client a better chance to respond from an Adult ego state.
Assertiveness Training	1. You have the right and duty to declare what *your* needs are in a relationship, but to do so in a way that respects others and *their* needs. 2. You can improve the chances of getting your needs met by following a step-by-step plan.
Inter-personal Communications Theory	1. Criteria for helpful feedback: ● relate to present ● about behavior rather than person ● specific rather than general ● not judgmental ● about things that can be changed 2. Encourages honest expression of feelings in the relationship.

References

1. **Transactional Analysis:**
Claude M. Steiner, *Scripts People Live.* New York; Grove Press, 1974.
Muriel James and Dorothy Jongeward, *Born to Win.* Reading, Mass: Addison-Wesley, 1971.
2. **Assertiveness Training:**
Robert E. Alberti and Michael L. Emmons, *Your Perfect Right.* San Luis Obispo, Ca.: Impact, 1974.

Summary and Review

Flow Chart Procedure for Handling Problem Behaviors



Learning Exercise

Review your knowledge and check your understanding of this module's procedure for handling problem behaviors. Choose at least two of the client behaviors you used in previous Learning Exercises and Learning Projects. Write how you would apply each of the five steps of the procedure to each problem behavior chosen. Study the information in the module before doing this exercise, but do not refer to the module or other material, such as notes, while writing. Let someone familiar with the module, such as an instructor or another participant, go over your examples with you and give you feedback on how well you have illustrated each step of the procedure.

Learning Project

1. Take some time alone to think about what clients do that you do not like. Let your thoughts flow freely. Do not worry at this point about it being right or wrong to dislike something. Write down *everything* that bothers you about clients regardless of how ridiculous, important, fair, unfair, reasonable, or nutty your objection may be.
2. Look over the list and pick the ten things that you dislike most.
3. For each of the ten, think of the most recent or the worst *specific* instance of it. In as much detail as possible, re-live that instance in your imagination. Do your best to bring it to life again, instant replay in full technicolor, exactly what the client said, did, looked like, and what you did and said.
4. Choose the worst of the ten. Find someone to role-play the part of the client. Instruct the "client" about what to do and say. Use present tense to set the scene. Describe how your office is arranged and what you and the client are doing as the action begins.
5. As you role-play, instead of reacting as you have in the past, use the procedure for handling problem behaviors. Stop the action as soon as you have completed Step Five; that is, when you have stated your problem and feelings to the "client" and the "client" has responded.
6. Replay the scene until:
   a. the "client" has accurately enacted the problem behavior.
   b. you and the "client" are satisfied with your use of the procedure.
7. Continue with your list of dislikes, role-playing the procedure with each until you feel confident about using the procedure in similar real-life situations.
8. It would add an extra dimension to have someone videotape the role-play. Replay the tape, looking at what the "client" did and how you responded. This lets you see yourself from the client's viewpoint. Emphasize what you did *right* when you discuss the tape. Then talk about any ways you might improve.

Learning Advice

The Learning Project above completes this self-instructional module on handling problem behaviors. The next step is to apply what you have learned to work with clients. You may not have an instant success. Some hints may help you overcome your resistance to change and smooth the way between theory and application.

- Look for chances to use the skill. Maybe a client is coming in who has been trouble for you in the past. Mentally rehearse the procedure in case the client's behavior is a problem this time.
- Let people know about your success in using the skill. Tell other caseworkers and your supervisor you are working on the skill and tell them about your progress.
- If you seem to have gotten off the track and the procedure does not seem to work for you, talk it over with someone whose expertise you trust. You may be overlooking something about the skill. Or you may be expecting too much, too soon.

Active Listening

Overview

Introduction

Some client problems relate directly to eligibility. Others do not. But there is no practical way to respond only to those that do and not others.

- Any client problem you notice may turn out to affect eligibility. A client's anger at another household member may easily relate to eligibility, for example.
- You communicate most effectively with clients by responding to all the concerns they reveal to you.

The skill presented in this module, Active Listening, is to help recognize and respond to client problems, even those which do not directly concern eligibility or even DHR.

Overview

In the module you will learn to apply each of the five steps of Active Listening:

Step	Description
1	Listen to client's words, voice quality, gestures.
2	Determine client's meaning, feeling.
3	Feed back to the client your understanding of client's meaning and feeling.
4	Listen again to client's response.
5	Continue until client's response shows you have understood.

Learning Objectives

By doing the activities in this module, you will learn to:

1. Give a one-word or one-phrase label for the feeling communicated in a sample client statement or response.
2. Select from general choices the best Active Listening response to a sample client expression.
3. Illustrate in writing how to apply each of the Active Listening steps to a sample client expression.
4. Role-play using Active Listening in eligibility interviewing.

Purpose

Active Listening has important results for the eligibility caseworker and for the client. It:

- allows clients to tell about problems from their own viewpoint
- increases worker understanding of client problems, and helps worker *show* understanding effectively
- prevents caseworker from discounting client problems
- helps client go beyond immediate feelings to a more complete statement of the problem
- increases trust and communication between caseworker and client
- helps caseworker make any needed referrals to other services and resources

Learning Advice

To do this module, get from your Educational Director the following self-instructional manual:
Systematic Human Relations Training:
A Programmed Manual, by Granville L. Sydnor and Nadine L. Parkhill. West Monroe, Louisiana: Human Resources Development Training Institute, 1974.

Reminder

Remember that learning activities marked "Learning Exercise" in the margin should be completed as you come to them. "Learning Projects" are generally more extensive, and may be delayed, if you wish. See "Learning Advice: Learning Activities" in the Preface, page 3.

Active Listening

When to Begin Active Listening

Introduction

To do Active Listening, you need to be sensitive to the client's *feelings* throughout the interview. Whenever the intensity of the client's emotions rises sharply, you have an opening to do Active Listening.

When to Begin

Before switching from routine data gathering to Active Listening you must *notice some cue or signal that the client's feelings have come into play.* This cue indicates that the client's participation in information exchange is being diverted or distorted by some problem or negative feeling. This can happen at any point in the interview. A first indication of strong feeling is likely to be from the client's nonverbal messages

- voice quality
- facial expressions
- gestures
- body movements and orientation

Many people do not readily express their feelings in words.

Suggested Reading

Albert Mehrabian, *Silent Messages.* Belmont, California: Wadsworth Publishing Company, 1971.
This is an interesting and easily readable summary of research and theory on nonverbal communication.

Learning Project 1

During a day or part of a day, practice awareness of the feelings communicated to you nonverbally by clients *before* the interview starts. From the time you first see the client until the beginning of the interview, be aware of the client's posture, movements, gestures, facial expressions, voice quality. On a sheet of paper briefly note your observations. It should look something like this:

Client #	Feeling	How Communicated
1	Anxiety	avoided eye contact, nervous gestures
2	Confidence	erect posture both walking and sitting, direct eye contact, relaxed voice tone

Learning Project 2

Ask your Educational Director to give you the *Jones-Mohr Listening Test.* This test has you listen to tape-recorded phrases and choose the best of four possible meanings for each. The results can give an idea of how well you listen for nonverbal messages. Also, it may reveal some feelings you recognize less accurately than others.

Learning Project 3

Tape-record one or more of your interviews. Listen carefully to the tape for cues to begin Active Listening. Be alert for changes in voice quality that show the client has a problem or negative feeling not expressed in words. Make a note of when this happens in the interview. Get someone else doing this module to listen to the tape and make notes in the same way. Compare results.

Active Listening

Step One: Listen Carefully

Step One

In this step, listen attentively to *what* the client says and *how* the client says it. Also, observe the client's facial expressions, gestures, general movements, and posture. Concentrate on receiving and understanding the client's total message, verbal and nonverbal.

Purpose

Why include this step in the Active Listening procedure, since you listen and observe attentively throughout the interview? With Active Listening, you shift gears, in a sense. The primary focus goes from the *content* of the interview to the client's *feelings* about some difficulty. The client's words become relatively less important. The client may not put the problem into words at first. So in this step, voice quality, gestures, and movement become more important. Make a conscious effort to be open to these channels of communication from the client.

Comparison

When the interviewing situation involves . . .	Your attention to nonverbal messages . . .
Information Exchange	is largely below the level of immediate awareness. As long as nothing unusual happens, you attend mostly to the content of the client's words.
Active Listening	is conscious and deliberate. The client's words and their content may be irrelevant to the client's problem. Nonverbal messages take priority.

Learning Exercise

According to Step One of Active Listening, you attend to nonverbal messages from the client (check one):

___ a. only when the client has some obvious trouble.
___ b. consciously and deliberately throughout the interview.
___ c. more consciously during Active Listening than at other times during the interview.

Answer:

You attend to nonverbal messages more consciously when doing Active Listening.

Active Listening

Step Two: Determine Client's Meaning, Feeling

Step Two

As you are listening to and observing the client, decide:

What is the client's feeling?	What is the feeling about?
Some possible feelings	Some possible situations
• Fear • Depression • Anger • Shame • Disappointment • Resentment	• Job loss • Death in family • Trouble with children • Illness • Living expenses • Trouble with spouse

Another way to describe this step: using what the client says and does, together with your knowledge of the client's situation, make a first attempt to *decode the total meaning* of the client's message.

Learning Exercise

Use two sheets of ruled paper. List along the left margin of one sheet as many *negative feelings* as you can and along the left margin of the other as many common *difficult situations* for clients as you can. Then put the situations sheet over the feelings sheet so the feelings show to the left of the situations. Slide the situation sheet down so the first situation on the list is beside the last feeling. If that feeling is a possible response to that situation, write the feeling beside that situation on the situation sheet. If the feeling is not a possible response to the situation, write nothing. Then slide the situation sheet

(Continued next page)

Learning Exercise (cont.)

up so the first situation is beside the next-to-last feeling, and the second situation is beside the last feeling. Again write each feeling down on the situation sheet if it is a possible response to the situation beside it. Continue sliding the situation sheet up one item at a time. If a feeling could be a response to the situation it is beside, write it beside the situation. Continue until you have the *first* feeling beside the *last* situation, and have written that feeling beside the situation, if it is a possible response. On the situations sheet, you now have a list of common difficult situations for clients and some possible negative feelings in response to each situation.

Learning Project

It can be difficult deciding what feeling the client is experiencing. A label may not come to mind easily. Therefore, this learning project refers you to part of another self-instructional program, which can help you gain skill in labeling client feelings.
Ask your Educational Director for *Systematic Human Relations Training: A Programmed Manual,* by Granville L. Sydnor and Nadine L. Parkhill.
First look at the "Feeling Vocabulary" just before page one. Then go to Chapter Four, "Feeling Words," page 37. Work through the end of Chapter Five, "You Feel," page 53.

Active Listening

Step Three: Feed Back to Client Your Understanding

Step Three

Tell the client your tentative understanding of the client's situation and feelings about the situation, as determined in Step Two. Avoid overlong statements. By your voice-tone, demonstrate that you are checking your understanding with the client. Remember, your understanding may be incorrect or incomplete. Avoid lecturing, advising, expressing approval or disapproval. Use qualifying phrases, such as "It seems . . . ," "Maybe . . . ," and so on.

Learning Exercise

Work Chapter Six, "Rating the Response," pages 54-70, in *Systematic Human Relations Training: A Programmed Manual* by Sydnor and Parkhill. This exercise gives sample helper-responses to client expressions. Rate each helper response: the same as (=) the client expression, less than (-) the client expression, or going deeper than (+) the client expression. As you work the exercise, try especially to recognize helper expressions that *fall short* of the client expression (-). Research has shown that helpful listening requires helper statements to be at least equivalent to the client expression. The most frequent error is to leave out the *feeling* the client is communicating.

Learning Project

Work Chapters Seven, "Identifying Feelings," Eight, "Because _______ " and Nine, "You Feel _______ Because _______ ," pages 71-117, of *Systematic Human Relations Training: A Programmed Manual,* by Sydnor and Parkhill. If you have trouble with this material, consult with your Educational Director or someone else who has used this manual. The client statements in the manual are not directly related to financial eligibility, but they are similar to statements clients might make in eligibility interviews. Remember, *any* concern of the client's requires a response from you.

Active Listening

Steps Four and Five: Repeat Listening and Feedback Until You Can Continue Interview

Introduction

Despite your best efforts to listen attentively to the client's expressions, to determine the client's meaning and feelings, and to feed back your understanding to the client, you may have underestimated or overestimated the intensity of the client's feeling. Or you may have understood the client's situation incompletely or inaccurately. So depend on the client's response to your feedback to tell you how close to the mark you have been.

Step Four Continue listening, observing, and feeding back your understanding of the client's meaning and feelings as in Steps Two and Three until the client accepts your feedback statement as accurate and complete and does not introduce additional concerns.

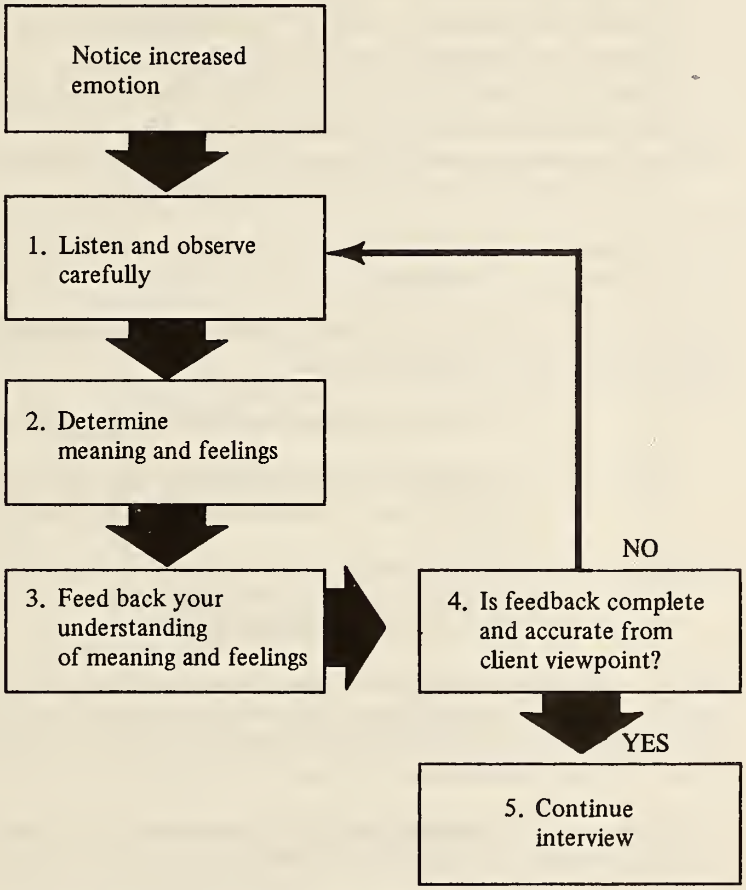
Step Five

If . . .	Then . . .
by talking through the problem, the client has reached a resolution of the problem	continue the interview for information exchange about eligibility factors.
you can appropriately offer the client some service or referral related to the problem	do so, then continue the interview.
the client's response shows a conflict of needs between you and the client	use the conflict-resolution skill presented on pages of this booklet.
talking has not resolved the problem for the client, you have not been able to help through services and/or referral, and you and client have no conflict of needs	acknowledge there is an unresolved problem, understood by you, and continue with the interview. The client at least has gained from the understanding you have given.

Comment To a large extent, the client controls how much listening and feedback you must provide to reach an understanding of the problem or concern. Through Active Listening you may allow the client to reach new insights about the problem. And by listening to the client's first expression of concern or pain, you may open the way for much stronger expression of a more significant problem. The key is to *continue listening to the client and feeding back your understanding* of the client's situation and feelings *until the client is satisfied* with your understanding. When that happens, you are in a good position for continuing the interview. You have a better understanding of the client's viewpoint, you likely have more and better data. Any action you take about the client's problem has more probability of success.

Summary and Review

Active Listening



Summary Recognize, usually by alertness to nonverbal communication, that the client's emotions are more intense. This signals you to begin Active Listening. Listen and observe carefully, trying to be sensitive to the client's total message, verbal and nonverbal. Use this total message to understand the client's problem situation or concern and the client's feeling about it. Then feed back to the client your understanding. Continue listening and feeding back your understanding until the *client's* response shows that your feedback is complete and accurate from the client's viewpoint. Then go on with the interview, using your increased understanding of the client's viewpoint.

Learning Exercise

To check your knowledge of the Active Listening procedure, locate each of the five steps of Active Listening in the description on the following page of an interaction between a worker and client. Write the *number* of each step beside the appropriate part of the interaction. Draw a line across the page to separate the steps.

Client and worker are talking, in the client's home, about the client's eligibility for food stamps. The client is elderly, has very little income, and the worker has asked if the client's daughter helps with any expenses.

Step #	Interaction
	Client: (Heatedly) I can manage my own life, whatever she thinks about it! **Worker:** (thinking to self) Wow! Look out! Fireworks! **Worker:** (still thinking) What is this? Upset, really burned up. Disagreement with daughter about ability to manage life. **Worker:** (aloud to client) Really burns you up that she thinks you can't manage alone. **Client:** I'll say. Rest home, rest home, rest home. Not for me. Here I stay. Maybe my arthritis does keep me from doing around the house as good as before. That's no reason to leave. **Worker:** (thinking) A little more to it. Arthritis. Resents mention of rest home. **Worker:** (aloud to client) You're fed up hearing about rest homes. You can get by here, even if you can't clean house like you did. **Client:** Yes, the arthritis makes it hard. But otherwise I do pretty well, and I like it here. My daughter helps me out some, with my bills. But she's too far for anything else. Writes me, visits me when she can. I get by. **Worker:** (thinking) Seems ready to go on. Maybe a referral. Help with the housework. Maybe volunteer. Check at office. **Worker:** (aloud to client) What kind of help does she give you with bills?

(Check your answer on next page.)

Answer to *Learning Exercise*

Step #	Interaction
1	**Client:** (Heatedly) I can manage my own life, whatever she thinks about it! **Worker:** (thinking to self) Wow! Look out! Fireworks!
2	**Worker:** (still thinking) What is this? Upset, really burned up. Disagreement with daughter about ability to manage life.
3	**Worker:** (Aloud to client) Really burns you up that she thinks you can't manage alone.
4	**Client:** I'll say. Rest home, rest home, rest home. Not for me. Here I stay. Maybe my arthritis does keep me from doing around the house as good as before. That's no reason to leave. **Worker:** (thinking) A little more to it. Arthritis. Resents mention of rest home. **Worker:** (aloud to client) You're fed up hearing about rest homes. You can get by here, even if you can't clean house like you did. **Client:** Yes, the arthritis makes it hard. But otherwise I do pretty well, and I like it here. My daughter helps me out some, with my bills. But she's too far for anything else. Writes me, visits me when she can. I get by. **Worker:** (thinking) Seems ready to go on. Maybe a referral. Help with the housework. Maybe volunteer. Check at office.
5	**Worker:** (aloud to client) What kind of help does she give you with bills?

References for Further Reading

The basic idea for this module comes from Thomas Gordon, PhD:
Parent Effectiveness Training.
New York: New American Library, 1975.
Teacher Effectiveness Training.
New York: Peter H. Wyden, 1975.
This module translates Dr. Gordon's ideas into the context of eligibility casework.

Module Three

Conflict Resolution

Overview

Introduction

This module presents a way to resolve conflicts between you and your client. It avoids a win-lose contest, decided by the greater power to reward and/or punish. Instead, you and the client mutually decide what *needs* each must meet to resolve the conflict. Then you mutually solve the problem of how to meet those needs through actions acceptable to you both. When this procedure is successful, *both* you and the client win. Conflict becomes a constructive opportunity.

Prerequisites

Before working on this module you should have done the modules on Active Listening and Handling Problem Behaviors, in this self-instructional program.

Learning Objectives

By doing the learning activities in this module you will learn to:

1. Distinguish between needs and actions, given a list containing one need and several related actions.
2. Use Conflict Resolution to role-play solving a difficulty between you and a client.

Recommended Reading

The approach to conflict resolution in this module is based on two books by Thomas Gordon:

1. *Parent Effectiveness Training.* New York: New American Library, 1975.
2. *Teacher Effectiveness Training.* New York: Peter H. Wyden, 1974.

Learning Advice

The self-instructional material in this module gives key concepts for conflict resolution. Emphasis is on knowledge about the process of conflict resolution. You are shown how to think through a conflict resolution situation to its solution. You can learn concepts by reading and working on your own. However, learning conflict resolution as a skill, rather than just knowing about it, requires you to *use* the concepts in conflict situations. To give you practice doing conflict resolution, role-play is suggested. One of the learning projects gives detailed instructions for role-playing the conflict resolution procedure suggested in this module. *If using this module independently, do this role-play exercise exactly as the learning project instructs.*

How to Do Conflict Resolution

Introduction

What happens when the client's actions conflict with something you want, or your actions get in the client's way? Often such situations are resolved simply, when you make an effort to understand the client's situation, concern, problem, and feelings (Active Listening). Or the client may respond favorably when you show how the action *affects you adversely* (Handling Problem Behaviors). But even after such efforts, you may remain unwilling or unable to change actions to which the client objects. Or the client may *not* change a behavior which is not acceptable to you. How can you resolve such conflicts? What are the skills and steps needed?

When to Use Conflict Resolution

Use the procedure for conflict resolution when:		
You are	unwilling to change actions that are	*unacceptable to the client,* after you have gained understanding of the situation from the client's viewpoint (Active Listening)
The *client* is		*unacceptable to you,* after you have told the client how you feel (Handling Problem Behaviors)

Example 1

Your client refuses to allow you to get verification of earnings from an employer, because the employer is anti-welfare. The client fears abuse and retaliation from the employer. You need verification of earnings to make a valid eligibility determination.

Example 2

The client brings several noisy children into your office for the eligibility interview. Because of the uproar, you refuse to do the interview with the children in the office.

Example 3

To reach a valid eligibility determination, you must make a home visit interview. The client has agreed to several appointments, but each time has not been at home. You have explained to the client how missed appointments affect your work, but again the client has missed an appointment.

Overview

There are two basic steps in the conflict-resolution procedure:

Step	Description
1	Together with the client, determine which *needs* each of you must meet to resolve the conflict acceptably to *both.*
2	In a mutual problem-solving process with the client, agree on and implement an alternative which meets the needs determined in Step 1.

Purpose

Resolving conflicts by this procedure allows you to:
- move beyond surface issues
- base actions on goals
- gain the client's cooperation
- avoid arbitrary decisions
- build your self-esteem and the client's

Conflict Resolution

Distinguishing Needs from Actions

Introduction

Seldom do your *needs* conflict directly with the client's needs. More often *actions* conflict, so that an action taken by one person to meet a need prevents (or interferes with) a second person's action, undertaken to meet the second person's need. In such instances, conflict resolution hinges on you and the client finding alternative actions which do not conflict, yet meet both of your needs.

Needs versus Actions

For client and worker in a conflict situation, personal *need* is the basic condition which resolution of the conflict must meet. The person's *need* is general, described in broad terms. It is different from particular *actions* designed to meet the need. In most conflict situations, actions are negotiable but *needs* are not.

Example 1

A client brings her children to the eligibility interview. *Her need* is to have her children cared for during the interview. *Your need* is to accomplish the interview satisfactorily.

Example 2 A client refuses to allow you to get verification of earnings from an employer, so you refuse to certify eligibility. The client's *need* is to avoid letting the employer know about the application for assistance. Your *need* is to obtain acceptable verification of earnings.

Example 3 The client, despite repeated requests, persists in bringing an incomplete application form to the eligibility interview. The client's *need* is to be sure the questions on the form are answered correctly. Your *need* is to spend less time completing the interview.

Comment Probably the most frequent block to conflict resolution is to allow the issue to center on a specific action rather than on the more general need involved in the conflict. There should be several possible specific actions to meet each need in the preceding examples.

Learning Exercise Each of these conflict situations lists one need and several possible actions to meet that need. Circle the letter beside the *need* in each item.

1. Children disrupting the interview
   a. Hire a babysitter
   b. Leave children with a friend
   c. Leave children in waiting room with receptionist
   d. Adequate child care during interview
   e. Bring children to interview
2. Refusal of client to obtain verification of benefits from Social Security Administration (SSA)
   a. Attempt to get SSA to verify by telephone
   b. Have client bring next benefit check to office
   c. Get proof of client's current benefit amount
   d. Send client to look in personal papers for current award letter
   e. Offer client help with transportation to SSA office
   f. Type letter for client's signature requesting SSA to verify amount of benefits
3. Client inability to answer questions about household finances
   a. Interview someone else
   b. Obtain reliable and adequate information
   c. Supply client with specific list of information needed and reschedule interview
   d. Set up home visit interview so records will be available

(Continued next page)

Learning Exercise (cont.)

4. Client demand that food stamps be issued manually
   a. Show client the regulations in handbook
   b. Terminate interview until client becomes calmer
   c. Conform to handbook criteria for manual issuance
   d. Provide a referral to Salvation Army
   e. Refer client to your immediate supervisor

Answers:

1. d, 2. c, 3. b, 4. c

Conflict Resolution

How to State Needs as a Mutual Problem

Introduction

If you can agree on a statement of each of your *needs* in a conflict situation, you and the client have converted the conflict into a mutual *problem,* one step removed from your conflicting actions.

How to State Needs

Step	Description
1	Use Active Listening to check your understanding of the *client's* need in the conflict situation. Use the procedure for handling problem behaviors to communicate *your* need to the client.
2	State your need and the client's need as a *mutual* problem. Allow the client to clarify your statement of his/her need and to have you clarify your need.
3	Offer to work with the client to solve the problem of meeting both your needs.

Example

Situation: Client has brought her children to the interview. They are loud, and make a shambles of the office. She interrupts frequently to discipline them.
You: Mrs. Packs, with the noise from the children and the interruptions when you correct them, I feel frustrated trying to get the information for your eligibility. I can't go on with the interview this way.
Mrs. Packs: You'll *have* to go on. My children come first with me, and there's nothing else I can do. I can't leave them in the waiting room.
You: You're determined to take care of your children no matter what, and they have nowhere else to go when you come to the office.
She: Right. I wouldn't be a fit mother if I didn't take care of my children.
You: Seems to me we have a problem to work out. I can't do my work with this much noise and interruption, but you have to be sure your children are taken care of during the interview. Could we try to work out a way to do the interview without interruptions, *and* see that your children are getting good care? Maybe there's something neither of us has thought of, which will solve our problem the next time you come.

Learning Exercise

Refer to the example just given.

1. What *need* causes Mrs. Packs to bring her children to the interview?

2. What *need* causes you to stop the interview?

3. On the example, label in the margin and draw brackets enclosing each of these events:
   - worker uses Active Listening to be sure of understanding client's need
   - worker uses procedure for handling Problem Behaviors
   - worker asks client to work on mutual problem
   - worker states mutual problem in terms of needs

(Answer on next page.)

Answers to Learning Exercises

1. Mrs. Packs needs to be sure her children are well taken care of during the interview. (Or words to that effect)
2. You need less noise and disruption of the interview. (Or words to that effect)
3. Example: Client has brought her children to the interview. They are loud, and make a shambles of the office. She interrupts frequently to discipline them.

handling problem behaviors

You: Mrs. Packs, with the noise from the children and the interruptions when you correct them, I feel frustrated trying to get the information for your eligibility. I can't go on with the interview this way.

Mrs. Packs: You'll *have* to go on. My children come first with me, and there's nothing else I can do. I can't leave them in the waiting room.

Active Listening

You: You're determined to take care of your children no matter what, and they have nowhere else to go when you come to the office.

She: Right. I wouldn't be a fit mother if I didn't take care of my children.

states problem

You: Seems to me we have a problem to work out. There is no way I can do my work with this much noise and interruption, but you have to be sure your children are taken care of during the interview.

asks client to work on problem

Could we try to work out a way to do the interview without interruptions, *and* see that your children are getting good care? Maybe there's something neither of us has thought of, which will solve our problem the next time you come.

How to Do Mutual Problem Solving

Introduction

To resolve the conflict, you and the client work together to solve your mutual problem. Your probability of success is better if you use a step-by-step procedure to reach a mutually acceptable solution.

How to Do Mutual Problem Solving

Step	Description
1	With the client, list as many ideas as possible for getting both your needs met. Suggestion: try to get the client to contribute the first few ideas. This insures the client's involvement and shows you are serious about working together on the problem. *At this point, do not worry about whether the ideas are good or bad.*
2	Together, select the ideas that seem most likely to work. *Eliminate* any idea which is not acceptable to you both.
3	Together, choose the most promising idea (or ideas) and work out details of a plan based on the idea. Be specific about *who* will do *what, when, how often, how much.*
4	If the plan works for you both, three cheers! If not, use this procedure and together renew your search for a solution.

Example

(You are continuing with the situation involving Mrs. Pack's children in the interview. You have just stated the mutual problem. You need less noise and disruption in the interview. She needs safe supervision of her children while she is interviewed.)

Mrs. Packs: OK. Maybe we can work something out. This is hard on all of us—the kids too.

You: Good. What ideas do you have? Let's see how many ideas we can come up with.

Mrs. Packs: Maybe I could get interviewed at home. Or you could schedule me on a day when my sister can keep the kids.

You: Interview at home. Or come when your sister can keep them. Possibly someone could watch them in the waiting room. Any other ideas?

Mrs. Packs: After five or on Saturday my husband could keep them—how about doing the interview then?

(Continued next page)

Example *(continued)*

You: Let's look over what we have so far; let me know if I leave anything out:

- home interview
- interview when sister can babysit
- someone to care for children in waiting room
- after five or on Saturday

Are there any of those that just will not work for you?
Mrs. Packs: Leaving them in the waiting room is out. I don't like to ask someone I don't know to mind my children.
You: All right, toss that one out. Anything else?
Mrs. Packs: No, I think the rest would work okay.
You: Well, after five or Saturday is out for me. And I don't think I can do a home interview every time. So that leaves your sister. How would that work?
Mrs. Packs: I'm not sure. She does fill-in work, and she never knows until Friday which days she'll work the next week. And it seems my appointment always is on a day she has to work.
You: Well, let's think about that. If you could let me know on the Friday before an interview, I could schedule your interview on a day your sister won't be working. How about that?
Mrs. Packs: Fine. But do I still get my appointment at the front desk when I leave?
You: Yes, but don't worry. Just telephone me on the Friday before your appointment day and let me know which day your sister can keep your children.
Mrs. Packs: I understand. Let you know on the Friday before, and you'll change our time if we need to.
You: Right.

Learning Exercise

Describe what to do if the idea of having the interview when Mrs. Packs's sister can keep the children also falls flat.

Turn the page upside down, and read the suggested answer.

Answer

Start over and search for other ideas. Getting *as many ideas as possible* before choosing the best one usually will head off this problem.

Module Four

Human Relations Skills and Financial Management

Overview

Introduction

Previous modules have provided information about and practice with three basic human relations skills. This module is to help you explore and work out for yourself ways to use these three skills interdependently, in a systematic way of interacting with clients. There are many aspects of eligibility casework that require human relations skills. But for many workers, exploring household financial management with the client is an especially difficult and touchy necessity. So this module asks you to apply the human relations skills you have worked on to the financial management problem.

Overview

This module has two elements:

- A review of basic considerations about financial management.
- A learning project to help you use the human relations skills to help clients with their financial management.

Learning Advice

This module, more than the previous ones, calls on your energy and initiative. It outlines an extensive learning project. It will not be easy or simple to carry out. If you make the effort, however, it will help you improve your skill and competency as an interviewer and caseworker. Clients will benefit from your increased ability. Use the module as a learning resource. Modify the suggested activities to suit your needs and situation. Consult your supervisor or educational director and work in partnership with other caseworkers. The result will be increased effectiveness and job satisfaction.

What is Financial Management?

Exercise Which of the following most accurately describes what is meant by "explaining financial management"? Circle your choice.

a. Telling the client how to stretch income to meet needs better.
b. Deciding if the client is spending money frivolously and not meeting important needs.
c. Showing how the household's reported expenses are met from available money during a given time period.
d. Subtracting expenses from income to see if the two balance.

Answer: see definition below.

Definition For financial eligibility purposes, financial management is explained by *showing how a client (household) meets expenses with available resources during a given time period.* Usually, you need not go beyond routine questions concerning income and expenses. However, when the client's reported income and other sources of money are not consistent with reported expenses and/or observed circumstances, you are required to supply the case record with enough additional information to substantiate the reported facts.

Deciding When to Explore Financial Management

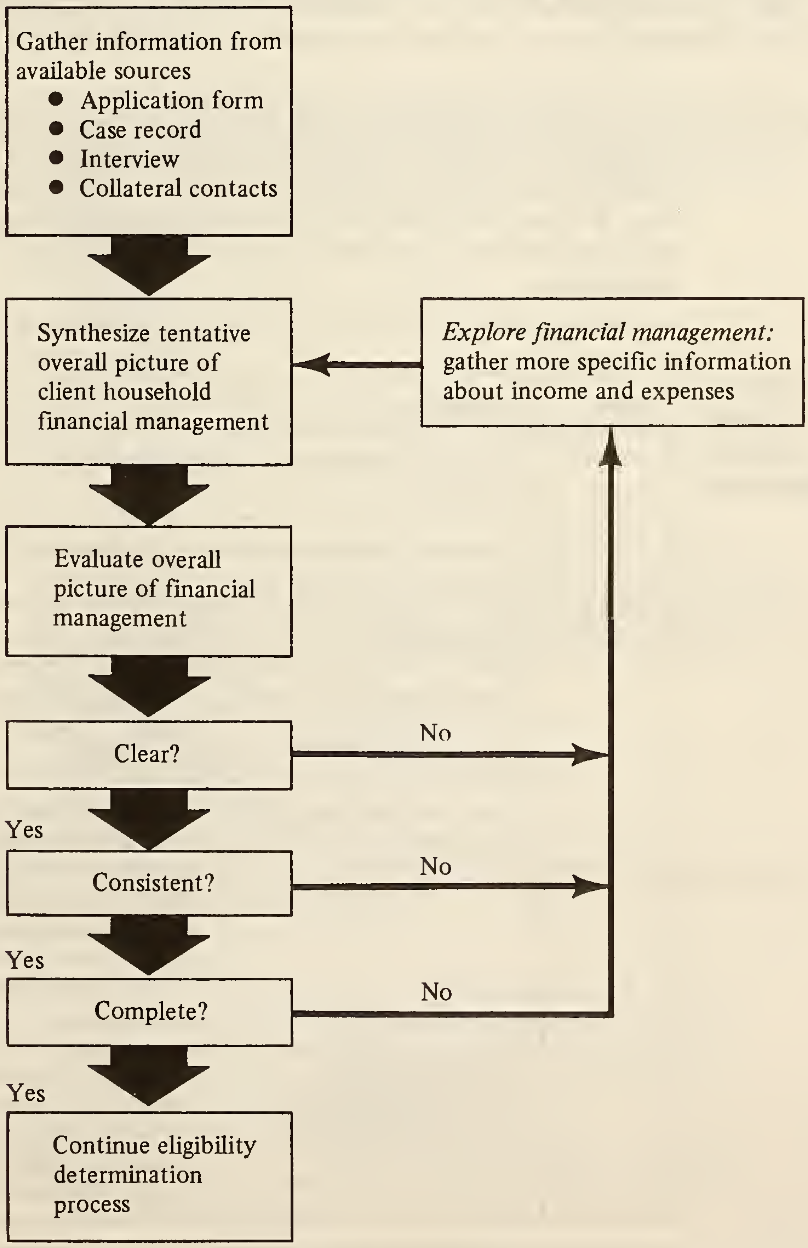
Introduction Sometimes it's necessary to go beyond routine questioning of a client's financial affairs (the application form itself asks for detail about expenses, income, and liquid resources), even though it may be impossible to predict if such investigation will strain your interaction with the client. You decide whether to question financial management data in depth after evaluating *all* the data you have about the client or household. Look at the client's present circumstances and living conditions in light of the past and the future. The case record shows changes over time.

(Continued next page)

Introduction *(cont.)*

The client gives you information about the past, the present, and the future. Only you, using your knowledge and experience, can judge the reasonableness of information. You must fit together data to form a coherent, encompassing picture of the client's situation. If your picture of the household's expenses and income is not clear, consistent, and complete, you must explore the question of financial management in greater detail.

When to Explore Financial Management



Learning Project

Read the sections on financial management exploration in the:

- AFDC Handbook (7200)
- Food Stamp Handbook (5600-5621, 6210)

Human Relations Skills and Financial Management

How to Explore Financial Management

Introduction

Once you have recognized that you need to explore financial management beyond data routinely gathered about income and expenses, you must be alert to the client's possible reactions. Here is where you bring into play the human relations skills of Active Listening, Handling Problem Behaviors, and Conflict Resolution.

How to Explore Financial Management

Step	Description	
1	Tell the client *what* you need to know and *why* you need to know it.	
2	Use Active Listening to be sure you understand the client's response.	
3	If the client . . .	Then you . . .
	accepts the need for more information	continue gathering data to explain financial management.
	seems unwilling to provide information	continue *Active Listening* until either the client's problem is resolved and you can continue gathering data *or* you believe you understand the client's unwillingness to provide information.
	remains unwilling to provide information after you do Active Listening	use the procedure for *Handling Problem Behaviors;* then if client remains unwilling, use *Conflict Resolution.*

Learning Project 1

This exercise is to increase your sensitivity to situations and feelings involved when clients withhold information or give misleading information about finances. Use three sheets of blank paper. Label one "INCOME," another "EXPENSES," and another "RESOURCES." In the left-hand margin of each sheet, list specific examples of information in that category (INCOME, RESOURCES, or EXPENSES) which clients fail to report or report incompletely. Then, for each item show at least one reason *other than trying to gain benefits to which she or he is not entitled* that the client would withhold or falsify the information *and* what client *feelings* are involved.

Learning Project 2

Read "The Endless Odyssey of Patrick Henry Polk" by Gary Cartwright (*Texas Monthly,* May 1977). As fully as you can, describe how the Polk family goes about meeting living expenses.

- Food
- Shelter
- Utilities
- Clothing
- Transportation
- Recreation
- Household goods

What reasons might this family have for not reporting or falsely reporting information about their money affairs?

Learning Project 3

Turn to the list of "Expenses Common To Many Families" in the appendices. Imagine you have just lost your job, and have been unemployed for four weeks. You are applying for assistance. Rate your willingness to discuss each item on the list using the following scale:

1–complete willingness to discuss
2–some discomfort about discussing
3–unwilling to discuss unless worker insists
4–would not discuss
5–would be insulted by question

How much would the worker's approach to these items influence your willingness to discuss them?

Learning Project 4

This is the last learning project of this module and of the entire self-instructional program on human relations skills. For this project you need the cooperation of at least one other person who is also completing the program. Follow instructions as closely as possible.

1. The objective is to role-play each of the human relations skills in a situation involving a client's explanation of financial management.

(Continued next page)

Learning Project 4 (cont.)

2. Devise at least three role-play situations. For each, *write out* the worker role and the client role. In each worker role, give the worker enough information to show that additional data are needed to make the information on financial management clear, consistent, and complete. Be specific. Client roles should include:
   - one for which the worker can gain the client's agreement to supply information only if the worker uses Active Listening—otherwise the client becomes hostile and terminates the interview.
   - one for which the worker must use the procedure for Handling Problem Behaviors to gain the client's cooperation.
   - one which requires the worker to use Conflict Resolution.

Include specific information in the client roles about the client's financial situation, the client's feelings about applying for assistance, and feelings about being asked questions about financial management.

3. Resources and ideas for constructing role play situations are in the appendices.
   - Common Family Expenses (page 59)
   - Types of Income Not Likely to Be Reported (page 60)
   - Resources for Obtaining Information in Questionable Cases (page 61)
   - Statements Which May Indicate a Critical Situation (page
4. Draw on past experiences exploring and explaining financial management to write a role-play situation. Think of situations that:
   - caused you trouble
   - caused the client trouble
   - you now would handle differently
5. For the situations you wrote, you take role of client, your partner the role of worker. For your partner's situations, you take the worker role. Allow plenty of warm-up time for getting into the role. Before beginning, each of you describe, for your role: a) who you are: name, age, occupation, general attitude and character, appearance; b) your immediate situation until you both are satisfied that you have realistically acted it out, using the appropriate skill (or skills) in a financial management situation. Alternate worker and client roles until all situations have been enacted. After each, discuss your thoughts and feelings, as worker and as client. After discussion you may want to replay all or part of the situation.
6. If possible, record the role-playing on audio or video tape to check your performance using the skills. Or, consider having a third person act as observer.

Appendices

Appendix One: Common Family Expenses

1. **Loan/Finance Payments**
   - Major appliances (refrigerators, ranges, washers, etc.)
   - T.V. sets and sound equipment
   - Furniture
   - Home repairs
   - Lawn and garden equipment
   - Vehicle repairs (major)
   - Other

2. **Automobile Upkeep**
   - Gas
   - Oil and other lubrication
   - Tires
   - Batteries
   - Minor repairs
   - License plates
   - Other

3. **Household Goods**
   - Bath soap
   - Laundry products (detergent, bleach, starch, clothes pins, etc.)
   - Washateria and dry cleaning costs (if no home laundry facilities)
   - Toothpaste and mouthwash (dental hygiene products)
   - Cosmetics
   - Patent medicines and medical supplies
   - Household cleaning products (wax, polish, brooms, mops, etc.)
   - Infant supplies (diapers, pins, petroleum jelly, powder, formula, baby food, etc.)
   - Toilet paper
   - Toiletries (shaving equipment, sanitary napkins, etc.)
   - Birth control devices
   - Bed clothing, linens, etc.
   - Cooking equipment and utensils
   - Tableware (dishes, glasses, etc.)
   - Small appliances (toasters, deep fryers, clocks, etc.)
   - Light bulbs
   - Insecticides, etc.
   - Other

4. **Incidentals**
   - School supplies (notebooks, paper, pencils, etc.)
   - Transportation (other than private auto)
   - Postage stamps
   - Writing supplies
   - Cameras and photo supplies
   - Records and tapes
   - Books and magazines
   - Newspapers
   - Donations (tithes, charities, etc.)
   - Toys
   - Other

5. **Entertainment and Luxury Items**
   - Jewelry
   - Movies, (including candy, popcorn, etc.)
   - Alcoholic beverages
   - Tobacco
   - Gifts
   - Haircuts and stylings
   - Other

Remember, your client probably would not be seeking assistance if all bills were being met. Do not intimidate the client! Do not invade your client's privacy!

Appendix Two: Types of Income Not Likely to Be Reported

1. **Part-time Employment**—especially when the employee is a dependent child
   - Paper routes
   - Street vending
   - Baby-sitting
   - Sewing
   - Laundry work
   - Domestic work
   - Other

2. **Illegal Earnings**
   - Sale of drugs
   - Prostitution
   - Gambling
   - Black market
   - Boot-legging
   - Other

3. **Gifts**
   - From relatives
   - From friends
   - From charitable organizations
   - From neighbors
   - From landlords
   - From employers (including bonuses, Christmas gifts, etc.)
   - From anyone unlikely to want it verified
   - From a parent for child support, especially when paid directly to client
   - From other source

4. **In-kind Income**
   - Shelter
   - Utilities
   - Food
   - Clothing
   - Transportation
   - Other

5. **Loans**—if unlikely to be repaid, especially when received from a relative or close friend.

6. **Odd Jobs**—such as those listed as **part-time employment.**
   - Lawn and garden work
   - Hauling
   - Carpentry
   - Harvesting and other seasonal labor
   - Other

7. **Interest**—requested on Form 4 but sometimes neglected, especially if a small amount.

8. **Mineral Leases and Royalties**—same explanation as in 7

9. **New Jobs**—especially if part-time or if client does not think the job will last

10. **Tips**

11. **Benefits**
    - Unemployment and workmen's compensation
    - Private insucance (lost time, etc.)
    - Other

NOTE: This is *not* a complete list.

Appendix Three: Resources for Obtaining Information in Questionable Cases

1. **Telephone Books**
   a. Phone numbers
      - clients
      - collateral contacts (NOTE: REMEMBER YOU MUST ALWAYS OBTAIN CLIENT'S PERMISSION PRIOR TO ANY COLLATERAL CONTACT)
   b. Names of collateral contacts
   c. Addresses
      - clients
      - collateral contacts

2. **City Directories**
   a. Alphabetical Directory
      - name
      - occupation
      - where employed
      - address
   b. Street Directory of Householders and Businesses
      - streets in numerical and alphabetical order
      - zip codes
      - All street addresses, name of occupant or indication of vacancy
      - Phone number
   c. Numerical Telephone Directory—alphabetical listing of people at each three-digit exchange number followed by last four digits of these numbers. Contains some numbers not listed in telephone book.

3. **The Criss Cross Service** (*Cole's Directory*)
   a. Buying power section
      - trading zone number
      - wealth rating
      - map location
   b. Zip code marketing section—alphabetical list of streets for each zip code
   c. Street address directory—lists streets with house numbers, name of occupant, phone number, how long occupant has lived at address
   d. City, county, state and federal directory—lists government offices
   e. Office building directory—lists office buildings
   f. Numerical telephone directory
      - exchange
      - location
      - number
      - address
      - whether a new listing
      - whether a business listing

4. **Public Library**—current copies of the city directory and the criss cross directory plus other reference material such as city maps

5. **Public Records** (city, county, state, school district)
   a. Births
   b. Deaths
   c. Tax records
   d. Personal property transactions
   e. Real property transactions
   f. Real property ownership
   g. Real property descriptions
   h. Real property evaluations
   i. Marriages
   j. Other

6. **Texas Employment Commission**
   a. Employment records
   b. Unemployment compensation records
   c. Workman's compensation records

7. **Quarterly Wage Records**—reflect any earnings reported for AFDC recipient during a specific quarter (received by field staff shortly after the first of each quarter)

8. **Veterans Administration**—Form 52 "Veterans Administration Verification Form" to verify benefits for veterans

9. **U.S. Army**—Form 45 "Request for Information on Allotment To Dependents of Enlisted Army Personnel" for information concerning allotments

10. **Social Security Administration**—Form 13 (SSA Form 1610) "Request for Information" to request or confirm information

11. **Banks**—Form 3 usually required
    a. Checking accounts information
    b. Savings accounts information
    c. Information about certificates of deposit
    d. Information about loans and mortgages
    e. Other financial accounts

12. **Savings and Loan Associations**—Form 3 usually required
    a. Savings accounts information
    b. Information on other types of savings
    c. Information on loans and mortgages

13. **Employee Credit Unions**
    a. Information on savings accounts of various kinds
    b. Information on loans and mortgages

14. **Employers**—probably the best verification for earnings and employment

15. **Landlords**
    a. Rent costs
    b. Utilities costs
    c. Sometimes can supply information about income and absent parents, can usually verify domicile.

16. **Schools**–for verification of school attendance and domicile, evaluation of management where children get free lunches, for information about routine school expenses (workbooks, etc.)

17. **Post Offices**–especially in rural areas, usually acquainted with most area residents and can supply various information

18. **Grocers and Other Retailers**–such as pharmacists, tavern keepers, service station operators, especially in rural areas and metropolitan neighborhoods, for various information

19. **Neighbors**–usually good sources of information

20. **Public Officials**–such as police, tax assessors, city managers, especially in rural areas, for various information

21. **Doctors**

22. **Other Professionals**
    a. Lawyers
    b. Realtors
    c. Insurance agency

23. **Other DHR employees**–for information unique to their area

Note: Always obtain client permission prior to any collateral contact.

This is not a complete list of resources.

Appendix Four: Statements Which May Indicate a Critical Situation

1. "What do you mean, my bills exceed my income, you S.O.B!"
2. "I date a lot."
3. "I'd like to know how anyone can live on $86.00 a month."
4. "My mother helps sometimes."
5. "You'd like it if I starved . . ."
6. "You like me, don't you?"
7. "Take your welfare and shove it!"
8. "If I was white, you'd want to help me!"
9. "If I was Black, you'd want to help me!"
10. "I want to talk to your boss!"
11. "Get out of my house!"
12. "Help! Help! Rape!"
13. "Why don't you like me? Please, help me. I'll do anything."
14. "I might as well kill myself."
15. "Why are you asking that kind of question?"
16. "Come on into the bedroom where we can get comfortable and I'll tell you all about it."
17. "I can't tell you anything else."
18. "I don't want to get any more checks."
19. "Why do you want to know?"
20. "Who told you to come messing in my business?"
21. "I think you know how I manage."
22. "How would you manage on $140 a month?"
23. "What's wrong, don't you trust me?"
24. "What do you want me to say?"
25. "I don't know where my money goes!"
26. "My boyfriend helps out sometimes."
27. "Well, I pay $10 to Sears, $8 to Wards and $8 to Dillards."
28. "I put everything on Master Charge."
29. "Who you trying to kid?"
30. "Where would I get any money to spend?"
31. "Listen, turkey . . . you gotta be kidding!"
32. "The only bill I have is American Express."
33. "You want to see my vault?"
34. "I got lots of bills, but no money to pay them."
35. "You don't know what it means to be poor."
36. "Why do you want to treat me like this?"
37. "I have all my bills in this shoe box. Sit down here and we can go over them together."
38. "You want to take away all the dignity I have."
39. "How would you like it if someone pried into your affairs like this?"
40. "Who the Hell do you think you are?"
41. "What are you . . . writing a book?"
42. "Are you trying to cut me off?"
43. "The last worker told me I have a right to privacy."
44. "I want a lawyer to hear this."
45. "I'm going to write the governor."
46. "Are you calling me a thief?"
47. "Do you think I'd steal anything this little?"
48. "Sometimes I babysit."
49. "Oh, well! I might as well tell you everything."
50. "We do without."

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